



# VA | Housing assistance



Take stock of your and your family's options on the homefront: With VA home loan guaranty and housing-related assistance, you may be eligible to purchase a house, refinance a loan, or modify a home to suit your adaptive housing needs.

## Did You Know...

- Eligible Veterans can get a VA-guaranteed home loan at any age and can reuse the benefit multiple times.
- Most VA-backed loans do not require a down payment, leaving more money in your pocket.
- If you have certain service-connected disabilities, you may qualify for grants to install ramps, widen doors, and make other modifications to live more independently.

## VA Serves Veterans

In gratitude for your honorable service to our nation, VA provides benefits to help you buy, retain, or modify a home; earn a degree; start a career; stay healthy; and do so much more in life after the military.

Explore these VA home loan and housing-related assistance programs:

**Guaranteed home loan benefits.** VA home loan programs may be used to buy homes, condominiums, or manufactured homes; refinance an existing home loan; or install energy-saving improvements. VA offers three main types of benefits:

- **Purchase Loans** – Explore the money-saving potential of VA-guaranteed home loans, which often offer competitive interest rates and come with limitations on closing costs. VA loans do not require private mortgage insurance, saving you thousands of dollars every year.
- **Cash-Out Refinance Loans** – Take advantage of your home's equity to take cash out through refinancing or refinance a non-VA loan into a VA-guaranteed loan.
- **Interest Rate Reduction Refinance Loans** – Lower your monthly mortgage payment by obtaining a lower-interest loan—or stabilize your monthly payments by moving to a fixed-rate loan.

If your private or VA-guaranteed loan becomes delinquent, VA offers financial counseling and, in some cases, directly intervenes with a mortgage loan servicer on your behalf.

**Adapted housing grants.** VA also offers Veterans with certain service-connected disabilities grants to build, purchase, or modify homes. There are three types of grants: Specially Adapted Housing, Special Housing Adaptation, and Temporary Residence Adaptation.

## Find Out How You Can Benefit

Veterans must meet VA's eligibility, credit, and income requirements to qualify for VA home loan and refinancing programs. There are separate and distinct eligibility criteria for each of the different adapted housing grants. Explore eligibility rules, how to apply, and more at [VA.gov/housing-assistance](https://www.va.gov/housing-assistance).

